



# Pick Your Path to Health

## Access to Health Care

We live in one of the world's most affluent nations, yet more than 44 million Americans lack health insurance, according to *Increasing Access: Building Working Solutions*, a report by the Economic and Social Research Institute.

Furthermore, the report found that roughly 80 percent of the uninsured in 1997 were full-time workers or their dependents, with adults who work for low wages are most likely to be uninsured.

According to the report, there are several reasons why Americans lack health insurance:

- Small firms often do not offer health coverage to workers.
- Workers may turn down an employer's offer of health coverage because they cannot afford their share of the premium.
- Many low-income adults who do not have dependent children are ineligible for subsidized health coverage.
- Many adults do not know that free or low-cost insurance may be available for their children through the Children's Health Insurance Program (CHIP).

Other studies find that a family's income often dictates the level of health care services that its members receive. According to the Centers for Disease Control and Prevention's *Vital and Health Statistics* report on working adults, one-third of persons in families with an annual income under \$20,000 have unmet medical needs.

## Managing Your Own Health Care

Women often bear responsibility for ensuring that their family's health care needs are met. Whether you are insured, under-insured, or non-insured, focusing on your health care needs and habits may not only save you thousands of dollars but will help you and your family stay healthy.

If you have insurance, make sure you and your children have annual physical exams and ask your caregiver what other routine checkups he or she recommends. Make it a habit to visit your doctor regularly—and not only when you are sick!

If you do not have insurance, find community services such as those offered by local clinics, social services agencies, or hospitals. Take advantage of any preventive care services available.

If there are no clinics in your neighborhood, it may take some work to bring affordable health care services to your community. You may want to get together with your neighbors and petition your local officials to institute mobile clinics to visit your neighborhood regularly, to hold regular health fairs, or to fund a clinic to serve the needs in your neighborhood.

With or without health insurance, prevention is key. Try to focus on health and wellness on an ongoing basis and:

- Attend free screenings sponsored by employers or neighborhood organizations.
- Take care of your dental needs with good hygiene and regular cleanings.
- Attend free, health-related workshops offered in your community.
- Look for information about community health care resources at child care centers, schools, social service agencies, or churches.
- Utilize school-based clinics, if available, as these may offer more flexible hours to fit your work schedule.

The *Increasing Access* report cites rodent infestation, lead-based paint, mildew, and poor indoor air quality as other risk factors that may affect your children's health. While it may be difficult to address some of these larger environmental problems, eliminating those problems that you can control will contribute to your family's well being.

### **For More Information**

For the sake of your own health and the health of your children, learn as much as you can about the services that are available.

- To find state-by-state information about the CHIP Program, visit [www.insurekidsnow.gov](http://www.insurekidsnow.gov).
- To read the *Increasing Access* report, visit [www.communityvoices.org](http://www.communityvoices.org). This Web site also includes information on 13 community-based initiatives that provide health care services for the underserved.
- To learn more about what you can do to help yourself and your family gain optimum health, visit the National Women's Health Information Center at [www.4woman.gov](http://www.4woman.gov).

Developing a strategy and mounting a continuous effort to use your local health care resources will help you on your path to better health.

*Pick Your Path to Health is a national public health education campaign sponsored by the Office on Women's Health within the U.S. Department of Health and Human Services. For more information about the campaign, please call 1-800-994-WOMAN or 1-888-220-5446 (TDD), or visit the National Women's Health Information Center at <http://www.4woman.gov/> To request weekly health tips by e-mail, click on the box that says, "Click Here for weekly health tips by e-mail."*